

Remarks

Pursuant to 37 C.F.R. 1.312 pertaining to Amendments after Notice of Allowance, Applicants respectfully submit the following Proposed Amendments to the Claims 8 and 15 for consideration of entry. In particular, with respect to Claims 8 and 15, Applicants propose amending “debit type” to be “account.” Applicants respectfully submit that in the Amendment and Response submitted March 17, 2007, as reproduced in the attached APPENDIX, all instances of “debit type” in Claims 8 and 15 were intended to be replaced with “account.” Applicants respectfully submit that the proposed amendments are necessary as Applicants inadvertently did not catch all instances of “debit type” when marking up the prior amendments to the claims.

After entry of the proposed amendment, Claim 8 would now recite “wherein the selection of the ~~debit type~~ account is made independently of the first payor and the first biller.” Applicants respectfully submit that the proposed amendment to Claim 8 would not require any additional search or examination as the Examiner’s statement of reasons for allowance identically recites “wherein the selection of the account is made independently of the first payor and the first biller,” which is identical to the proposed amended limitation for Claim 8 (Notice of Allowability, page 3, lines 6-7). Accordingly, based upon the identical language recited in the statement of reasons for allowance, amended Claim 8 remains patentable.

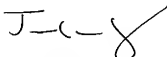
Likewise, after entry of the proposed amendment, Claim 15 would now recite “payment of the first bill to the first biller based on the received payment instruction and the selected ~~debit type~~ account.” Applicants respectfully submit that the proposed amendment to Claim 15 would also not require any additional search or examination as the Examiner’s statement for reasons of reasons for allowance identically recites “payment of the first bill to the first biller based on the received payment instruction and the selected account,” which is identical to the proposed amended limitation for Claim 15 (Notice of Allowability, page 3, lines 7-8). Accordingly, based upon the identical language recited in the statement of reasons for allowance, amended Claim 15 remains patentable.

Applicants respectfully submit that the above-identified amendments would have been presented earlier had the inadvertent error been determined prior to routine post-allowance

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review. No fees are believed to be due, however, should there be any fees associated with this filing, the Commissioner is hereby authorized to charge Deposit Account No. 19-5029.

Respectfully submitted,

A handwritten signature in black ink, appearing to read 'J. Chang', with a long, sweeping horizontal line extending to the right.

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Date: **July 23, 2007**

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APPENDIX

8. (Currently Amended) An integrated billing and payment system, comprising:

a memory configured to store bill information representing a first of a plurality of bills from a first of a plurality of billers to a first of a plurality of payors, wherein the first bill is associated with the first payor including first information representing a first of the plurality of bills of a first of the plurality of billers for a first of the plurality of payors; and

a processor configured to direct transmission of the stored first bill information to the first payor, to receive a payment instruction from the first payor to pay the first bill based on the transmitted first information, to determine a credit risk associated with payment of the first bill on behalf of the first payor from an account of a service provider, to select a debit type an account to debit from the group consisting of (i) an account associated with the first payor and (ii) the account associated with the service provider based upon the determined credit risk, and to initiate a payment of the first bill to the first biller based on the received payment instruction and the selected account debit type, wherein the selection of the debit type is not made by independently of the first payor or and the first biller.

APPENDIX

15. (Currently Amended) An integrated billing and payment network, comprising:

a communications network;

a first station, associated with a service provider, configured to transmit to a first of a plurality of payors via the communications network, bill information representing a first of a plurality of bills of a first of a plurality of billers for the plurality of payors, wherein the first bill is associated with the first payor including first information representing a first of the plurality of bills of a first of the plurality of billers for a first of the plurality of payors; and

a second station, associated with the first payor, configured to receive the transmitted first bill information via the communications network, to present the ~~represented~~ first bill to the first payor based on the received first bill information, and to transmit, via the communications network, a first payment instruction to pay the presented first bill;

wherein the first station is further configured to receive the first payment instruction via the communications network, to determine a credit risk associated with payment of the first bill from an account of a service provider, to select a debit-type account to debit from the group consisting of (i) an account associated with the first payor and (ii) the account associated with the service provider based on the determined credit risk, and to initiate payment of the first bill to the first biller based on the received payment instruction and the selected debit type, wherein the selection of the debit-type account is not made independently of by the first payor or and the first biller.